

NORTHWAY FINANCIAL, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2582827	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$720	\$802	11.4%	
Loans	\$560	\$588	5.0%	
Construction & development	\$17	\$14	-14.8%	
Closed-end 1-4 family residential	\$225	\$220	-2.2%	
Home equity	\$16	\$22	37.6%	
Credit card	\$0	\$0		
Other consumer	\$9	\$6	-35.3%	
Commercial & Industrial	\$32	\$41	27.8%	
Commercial real estate	\$190	\$215	12.9%	
Unused commitments	\$128	\$119	-7.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$42	\$42	-0.5%	
Asset-backed securities	\$4	\$0	-100.0%	
Other securities	\$67	\$77	15.2%	
Cash & balances due	\$15	\$56	271.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$11		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$11		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$659	\$737	11.8%	
Deposits	\$539	\$634	17.6%	
Total other borrowings	\$118	\$98	-16.9%	
FHLB advances	\$79	\$63	-19.9%	
Equity				
Equity capital at quarter end	\$60	\$65	6.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	6.8%	7.3%	--	
Tier 1 risk based capital ratio	10.6%	11.5%	--	
Total risk based capital ratio	11.8%	12.8%	--	
Return on equity ¹	11.4%	4.2%	--	
Return on assets ¹	0.9%	0.3%	--	
Net interest margin ¹	3.5%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	68.7%	67.9%	--	
Loss provision to net charge-offs (qtr)	112.5%	151.4%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	0.5%	0.0%	0.0%
Closed-end 1-4 family residential	0.3%	0.4%	0.0%	0.0%
Home equity	0.1%	0.8%	0.0%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.0%	1.0%	0.2%	1.0%
Commercial & Industrial	2.1%	3.9%	0.3%	0.6%
Commercial real estate	4.6%	4.2%	0.1%	0.0%
Total loans	1.8%	2.0%	0.1%	0.1%